

Information to identify the case:

Debtor 1	Stacy A. Livingston	Social Security number or ITIN	xxx-xx-6511
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2	Robin L. Livingston	Social Security number or ITIN	xxx-xx-5180
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter	13 10/26/16
Case number: 16-70736-JAD		Date case converted to chapter	7 4/12/18

Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Stacy A. Livingston	Robin L. Livingston
2. All other names used in the last 8 years		
3. Address	1344 Hill Drive Blairsville, PA 15717	1344 Hill Drive Blairsville, PA 15717
4. Debtor's attorney Name and address	Paul W. McElrath Jr. McElrath Legal Holdings, LLC. 1641 Saw Mill Run Boulevard Pittsburgh, PA 15210	Contact phone 412-765-3606 Email: ecf@mcelrathlaw.com
5. Bankruptcy trustee Name and address	Lisa M. Swope Neugebauer & Swope, P.C. 219 South Center Street P. O. Box 270 Ebensburg, PA 15931	Contact phone 814-472-7151 Email: lms@nsslawfirm.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 4/12/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 16, 2018 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 2nd Floor Conference Room, 110 Franklin Street, Johnstown, PA 15905
8. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Presumption of abuse The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 7/16/18 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 6/21/18 Deadline for governmental units to file a proof of claim: Filing deadline: 4/24/17 <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Stacy A. Livingston
 Robin L. Livingston
 Debtors

Case No. 16-70736-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7

User: lfin
 Form ID: 309B

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Apr 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2018.

db/jdb
 aty +Stacy A. Livingston, Robin L. Livingston, 1344 Hill Drive, Blairsville, PA 15717-6627
 +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +Thomas I. Puleo, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,
 Ebensburg, PA 15931-0270
 cr +BANK OF AMERICA, N.A., 4200 AMON CARTER BLVD, FORT WORTH, TX 76155-2604
 14311369 +Andrew F. Gornall, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 14311370 +Bank of America, PO Box 660933, Dallas, TX 75266-0933
 14311372 +Credit Acceptance, Attn: Bankruptcy Dept, 25505 West 12 Mile Rd Ste 3000,
 Southfield, MI 48034-8331
 14357605 DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FO, Bank of America, PO Box 31785,
 Tampa, FL 33631-3785
 14311375 +Deutsche Bank National Trust Company, Trustee For Bank Of America, P.O. Box 31785,
 Tampa, FL 33631-3785
 14311376 +Ford Motor Credit Company, LLC, 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5601
 14311377 +HSBC Consumer Lending (USA) Inc., c/o McCalla Raymer, LLC, Bankruptcy Department,
 1544 Old Alabama Road, Roowell, GA 30076-2102
 14311378 +I C Federal Credit Union, 31 South 10th Street, Indiana, PA 15701-2658
 14311379 +John Palmer, 141 Palmer Road, Blairsville, PA 15717-6631
 14311380 +KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 14311382 +Matthew K. Fissel, Esquire, KML Law Group, P.C., Suite 5000 - BNY Mellon Independence Cen,
 701 Market Street, Philadelphia, PA 19106-1538
 14327394 +NCB Management Services, Inc., One Allied Drive, Trevose, PA 19053-6945
 14311383 +NCB Managemetn Services, Inc., P.O. Box 1099, Langhorne, PA 19047-6099
 14311385 +Peoples TWP, 225 North Shore Drive, Pittsburgh, PA 15212-5860
 14327397 +Progressive Insurance, 6300 Wilson Mills Rd, Mayfield Village, OH 44143-2182
 14311386 S. James Wallace, Griffith McCague & Fernsler PC, Suite 3626 Gulf Tower, 707 Grant Street,
 Pittsburgh, PA 15219
 14311384 +penelec, 2800 Pottsville Pike, Reading, PA 19605-2459

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@mcclathlaw.com Apr 13 2018 01:26:10 Paul W. McElrath, Jr.,
 McElrath Legal Holdings, LLC., 1641 Saw Mill Run Boulevard, Pittsburgh, PA 15210
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 13 2018 01:26:30 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Apr 13 2018 01:26:38
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 14401655 EDI: AIS.COM Apr 13 2018 05:13:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 14311371 +EDI: BANKAMER.COM Apr 13 2018 05:13:00 Bank of America, PO Box 31785,
 Tampa, FL 33631-3785
 14311373 +EDI: CCS.COM Apr 13 2018 05:13:00 Credit Collections Svc, Po Box 773,
 Needham, MA 02494-0918
 14311374 +EDI: RCSFNBMARIN.COM Apr 13 2018 05:13:00 Credit One Bank, Po Box 98873,
 Las Vegas, NV 89193-8873
 14327387 EDI: FORD.COM Apr 13 2018 05:13:00 Ford Motor Credit Corporation, Ford Motor Credit,
 Po Box 6275, Dearborn, MI 48121
 14311381 EDI: RESURGENT.COM Apr 13 2018 05:13:00 LVNV Funding, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 14356608 EDI: RESURGENT.COM Apr 13 2018 05:13:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 14325387 +EDI: PRA.COM Apr 13 2018 05:13:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14321984 EDI: WFFC.COM Apr 13 2018 05:13:00 Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657,
 Irvine, CA 92623-9657
 14311387 +EDI: WFFC.COM Apr 13 2018 05:13:00 Wells Fargo Financial / Wachovia Dealer, P.O. Box 3569,
 Rancho Cucamonga, CA 91729-3569

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FO

cr

District/off: 0315-7

User: lfin
Form ID: 309B

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Total Noticed: 35

Date Rcvd: Apr 12, 2018

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14327380* +Andrew F. Gornall, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
14327382* +Bank of America, PO Box 31785, Tampa, FL 33631-3785
14327381* +Bank of America, PO Box 660933, Dallas, TX 75266-0933
14327383* +Credit Acceptance, Attn: Bankruptcy Dept, 25505 West 12 Mile Rd Ste 3000,
Southfield, MI 48034-8331
14327384* +Credit Collections Svc, Po Box 773, Needham, MA 02494-0918
14327385* +Credit One Bank, Po Box 98873, Las Vegas, NV 89193-8873
14327386* +Deutsche Bank National Trust Company, Trustee For Bank Of America, P.O. Box 31785,
Tampa, FL 33631-3785
14327388* +HSBC Consumer Lending (USA) Inc., c/o McCalla Raymer, LLC, Bankruptcy Department,
1544 Old Alabama Road, Roawell, GA 30076-2102
14327389* +I C Federal Credit Union, 31 South 10th Street, Indiana, PA 15701-2658
14327390* +John Palmer, 141 Palmer Road, Blairsville, PA 15717-6631
14327391* +KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14327392* +LVNV Funding, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14327393* +Matthew K. Fissel, Esquire, KML Law Group, P.C., Suite 5000 - BNY Mellon Independence Cen,
701 Market Street, Philadelphia, PA 19106-1538
14327396* +Peoples TWP, 225 North Shore Drive, Pittsburgh, PA 15212-5860
14327398* +S. James Wallace, Griffith McCague & Fernsler PC, Suite 3626 Gulf Tower, 707 Grant Street,
Pittsburgh, PA 15219
14327399* +Wells Fargo Financial / Wachovia Dealer, P.O. Box 3569, Rancho Cucamonga, CA 91729-3569
14327395* +penelec, 2800 Pottsville Pike, Reading, PA 19605-2459

TOTALS: 1, * 18, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR THE HOLDERS OF NEW CENTURY HOME EQUITY LOAN TRUST, SERIES 2005-A, ASSET BACKED PASS-THROUGH CERTIFICATES bkgroup@kmlawgroup.com

Lisa M. Swope lms@nsslawfirm.com, mmh@nsslawfirm.com;klw@nsslawfirm.com;ipa73@ecfcbis.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

Paul W. McElrath, Jr. on behalf of Joint Debtor Robin L. Livingston ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com

Paul W. McElrath, Jr. on behalf of Debtor Stacy A. Livingston ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com

Ronda J. Winnecour cmecf@chapter13trusteedpa.com

Thomas I. Puleo on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR THE HOLDERS OF NEW CENTURY HOME EQUITY LOAN TRUST, SERIES 2005-A, ASSET BACKED PASS-THROUGH CERTIFICATES tpuleo@goldbecklaw.com, BKGroup@goldbecklaw.com

TOTAL: 7